IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF LOUISIANA

BRYAN SINGLETON, * CIVIL ACTION NO. 3:14-cv-2330

PLAINTIFF,

*

v.

COMPLAINT

CREDIT ACCEPTANCE CORPORATION,*

DEFENDANT *

Plaintiff, BRYAN SINGLETON ("Plaintiff"), through his attorneys, alleges the following against CREDIT ACCEPTANCE CORPORATION ("Defendant"):

INTRODUCTION

1. Plaintiff's Complaint is based on the Telephone Consumer Protection Act, 28 U.S.C. § 227 et seq. (TCPA).

JURISDICTION AND VENUE

- 2. Jurisdiction of this court arises pursuant to 28 U.S.C. § 1331.
- 3. Defendant conducts business in the state of Louisiana; therefore, personal jurisdiction is established.
- 4. Venue is proper pursuant to 28 U.S.C. 1391(b)(2).

PARTIES

- 5. Plaintiff is a natural person residing in West Monroe, Ouachita County, Louisiana.
- Defendant is a business entity with a principal place of business located in Southfield,
 Michigan.
- 7. Defendant, in the ordinary course of business, regularly, on behalf of itself or others, engages in debt collection.
- 8. Defendant acted through its agents, employees, officers, members, directors, heirs, successors, assigns, principals, trustees, sureties, subrogees, representatives, and insurers.

FACTUAL ALLEGATIONS

- Defendant constantly and continuously places collection telephone calls to Plaintiff at telephone number 318-235-00XX.
- 10. Defendant places collection calls from telephone numbers, including, but not limited to, 734-742-1035, 517-338-1003 810-227-1002, 586-461-1004, 586-461-1005, 248-353-2700, 734-742-1037, 313-262-0663, 517-338-1001, 810-277-1001, 517-338-1002, 586-461-1003, 586-461-1002, 313-262-0661, 313-262-0662, 313-262-0660, 810-277-1003.
- 11. Per its prior business practices, each of these collection calls were placed using an automatic telephone dialing system.
- 12. Defendant places one (1) to three (3) calls to Plaintiff's cellular telephone on a daily basis.
- 13. On several occasions, including on February 13, 2014, Plaintiff requested that Defendant cease placing collection calls to Plaintiff's cellular phone
- 14. Plaintiff revoked any consent, express or implied, to receive automated phone calls from Defendant.
- 15. Despite Plaintiff's request to cease, Defendant placed automated calls to Plaintiff's cellular phone on the following approximate dates:
 - January 24, 2014: one (1) call at 7:26pm;
 - January 27, 2014: one (1) call at 8:59am;
 - January 29, 2014: three (3) calls at 9:09am, 10:46am, 1:31pm;
 - January 30, 2014: one (1) call at 3:22pm;
 - January 31, 2014: two (2) calls at 9:10am, 12:32pm;
 - February 3, 2014: two (2) calls at 10:52am, 1:40pm;
 - February 5, 2014: one (1) call at 9:18am;

- February 6, 2014: one (1) call at 9:00am;
- February 7, 2014: four (4) calls at 8:23am, 9:44am, 11:33am, 3:20pm;
- February 9, 2014: three (3) calls at 9:57am, 12:23pm, 3:21pm;
- February 10, 2014: one (1) call at 7:43am,
- February 11, 2014: four (4) calls at 10:05am, 2:12pm, 4:04pm, 7:40pm;
- February 12, 2014: one (1) call at 12:11pm;
- February 13, 2014: one (1) call at 8:52am;
- March 8, 2014: one (1) call;
- March 9, 2014: one (1) call;
- March 10, 2014: one (1) call at 2:51pm;
- March 14, 2014: four (4) calls at 9:52am, 12:01pm, 2:48pm, 5:00pm;
- March 17, 2014: one (1) call;
- March 18, 2014: two (2) calls at 11:00am, 4:19pm;
- March 19, 2014: one (1) call at 6:33pm

COUNT I DEFENDANT VIOLATED THE TELEPHONE CONSUMER PROTECTIONS ACT

- 16. Defendant's actions alleged *supra* constitute numerous negligent violations of the TCPA, entitling Plaintiff to an award of \$500.00 in statutory damages for each and every violation pursuant to 47 U.S.C. § 227(b)(3)(B).
- 17. Defendant's actions alleged *supra* constitute numerous and multiple knowing and/or willful violates of the TCPA, entitling Plaintiff to an award of \$1500.00 in statutory damages for each and every violation pursuant to 47 U.S.C. § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).

Wherefore, Plaintiff, BRYAN SINGLETON, respectfully requests judgment be entered against Defendant, CREDIT ACCEPTANCE CORPORATION, for the following:

- 18. Statutory damages of \$500.00 for each and every negligent violation of the TCPA pursuant to 47 U.S.C. § (b)(3)(B);
- 19. Statutory damages of \$1500.00 for each and every knowing and/or willful violation of the TCPA pursuant to 47 U.S.C. § (b)(3)(b) and 47 U.S.C. § (b)(3)(C);
- 20. All court costs, witness fees and other fees incurred; and
- 21. Any other relief that this Honorable Court deems appropriate.

RESPECTFULLY SUBMITTED,

Dated: July 17, 2014 By: /s/ Denis Vega

Denis Vega Vega & Associates, LLC 4505 Gary Mikel Ave Metairie, LA 70002

Tel: 504-534-8342 Fax: 504-324-0868 dvega@vegalaw.net Attorney for Plaintiff, BRYAN SINGLETON

VERIFICATION OF COMPLAINT AND CERTIFICATION

STATE OF LOUISIANA)

Plaintiff, BRYAN SINGLETON, says as follows:

- 1. I am the Plaintiff in this civil proceeding.
- 2. I have read the above-entitled civil Complaint prepared by my attorneys and I believe that all of the facts contained in it are true, to the best of my knowledge, information and belief formed after reasonable inquiry.
- 3. I believe that this civil Complaint is well grounded in fact and warranted by existing law or by a good faith argument for the extension, modification or reversal of existing law.
- 4. I believe that this civil Complaint is not interposed for any improper purpose, such as to harass any Defendant(s), cause unnecessary delay to any Defendant(s), or create a needless increase in the cost of litigation to any Defendant(s), named in the Complaint.
- 5. I have filed this Complaint in good faith and solely for the purposes set forth in it.
- 6. Each and every exhibit I have provided to my attorneys which has been attached to this Complaint is a true and correct copy of the original.
- 7. Except for clearly indicated redactions made by my attorneys where appropriate, I have not altered, changed, modified or fabricated these exhibits, except that some of the attached exhibits may contain some of my own handwritten notations.

Pursuant to 28 U.S.C. § 1746(2), I, BRYAN SINGLETON, hereby declare (or

Plaintiff

Dated:	BRYAN SINGLETON,	

certify, verify or state) under penalty of perjury that the foregoing is true and correct.